

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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# IMPACT OF RETAIL ATMOSPHERICS IN ATTRACTING CUSTOMERS: A STUDY OF RETAIL OUTLETS OF LUCKNOW

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## **ABSTRACT**

*Atmospherics plays a challenging role in creating an affirmative environment to a retail outlet. The visuals of the retail store (exterior or interior) have a pronounced influence on the modern consumer. The modern consumer is posing a demanding errand for Indian retail. The exploratory framework of this research makes it easier to comprehend the upcoming retailing trends in terms of stores layout, stores design, architectural makeover which leads to knowing buying perception among customers. The intent of this study is to check the dependency of stores atmospherics in luring customers. It emphasizes on the significance of retail atmospherics as a mechanism for increasing sales. The study may be helpful for managers to create and implement customer value strategies in retail setup. The study fortifies that stores atmospherics has considerable role in attracting customers and is dominant factor for creating the brand image of the store.*

## REFLECTIVE PRACTICE AND PROFESSIONAL DEVELOPMENT AT ELEMENTARY TEACHER EDUCATION LEVEL

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**PROFESSOR (RETD)**  
**GOVERNMENT I.A.S.E.**  
**VIZIANAGARAM**

### ABSTRACT

*Research on effective teaching over the past two decades has shown that effective practice is linked to inquiry, reflection, and continuous professional growth (Harris 1998). Reflective practice can be a beneficial form of professional development at both the pre-service and in-service levels of teaching. By gaining a better understanding of their own individual teaching styles through reflective practice, teachers can improve their effectiveness in the classroom.*



**CHALLENGES TO BIGGEST STEP IN FINANCIAL INCLUSION BY INDIA**

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**ABSTRACT**

*The India's biggest financial inclusion plan by government of India finally stepped into the ground! After the nationalization of commercial banks in 1969 and subsequent developments led to financial inclusion by the banks. Despite the big expansion, the statistics on financial exclusion in India provides a very depressing picture. Out of over 600,000 rural habitations in the country, only about 30,000 or just 5% have a commercial bank branch. Just about 40 per cent of the population across the country has bank accounts and this ratio is much lower in the north-eastern part of the country. The proportion of people having any kind of life insurance cover is as low as 10 percent, and the proportion having non-life insurance is an abysmally low 0.6 per cent. Basic objective of the notion of financial inclusion is to ensure formal banking facilities to the rural and unbanked households of the society and to see that they are self confident and empowered. Pradhana Mantri Jan Dhan Yojana (PMJDY), the government's biggest financial inclusion plan is a new hope in that regard. The paper is significant attempt to understand and emphasize the importance of the topic.*

# COMMUNITY ORGANISATION PRACTICES FOR COMMUNITY DEVELOPMENT AT TVS SST: AN ANALYTICAL STUDY WITH REFERENCE TO ROTHMAN'S MODELS OF COMMUNITY ORGANISATION

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## ABSTRACT

*With the recent amendments to the companies act 2013, we do witness a lot of business houses jumping the CSR bandwagon. Most of these companies do not either seem to possess the necessary social perspective or the expertise to bring about development of the larger community. But Corporate like the TVS Motors, which have their own dedicated trust for csr like SST, are in the field of CSR for a long time, and have proper organization structure and team of professionals with expertise in Professional Social Work, to plan, execute, monitor and evaluate the progress of their community work. This professional approach has also shown results in the development of the target communities in sectors of Economic growth, Agricultural development, capacity building and skill development, Women Empowerment, environment Preservation, Promotion of Health and Hygiene. This paper attempts to study the Community organization practiced at TVS SST through interviews with key personnel of the organization, and through Secondary data in the form of annual reports, websites of the organization. This paper also tries to put the Community organization into one of the typologies proposed by Rothman, a leading proponent on the models of Community Organisation. This paper intends to showcase the model for practitioners in CSR involved in Community development work for bringing about better socio economic transformations in the communities they work.*

## FINANCIAL DISTRESS PREDICTION OF PHARMACEUTICAL INDUSTRY THROUGH Z-SCORE MODEL

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**BHUBANESWAR**

### **ABSTRACT**

*Bankruptcy prediction is of immense importance to the ever dynamic business environment for an investment decision by investors. The present study is under taken to analyze level of financial distress of selected companies of pharmaceutical industry (n=5) through Altman's Z score model for a period of 11 years i.e. 2001-02 to 2011-12. The Z score model indicate that Ranbaxy Lab Ltd. is in the threshold of bankruptcy and Glaxo SmithKline Pharmaceuticals Ltd is financially healthy and rest three companies is in the grey zone which necessitates more focus on improvement of their financial performance mostly total asset utilization and more sales revenue creation in future. A paired sample t-test analysis among financially distressed company and non-distressed companies reveal that there is a significant difference between mean of all variables used in Altman's Z Score model over the period of study at 5% significance level.*

## **ASSESSMENT OF SERVICE QUALITY IN PUBLIC AND PRIVATE SECTOR BANKS WITH SPECIAL REFERENCE TO BAREILLY CITY**

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ASSOCIATE PROFESSOR  
RADHE HARI GOVERNMENT POST GRADUATE COLLEGE  
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### **ABSTRACT**

*Banking sector of India is running in a dynamic challenging period concerning both customer base and service performance. Service quality is only a strategy by which the banks can retain their customer base. Service quality plays a very important role in getting the customer satisfaction. Banks are trying to maintain their customer satisfaction by providing better quality services to the customer. This study compares customers' perceptions of service quality of both public and private sector banks in India. The service quality of both public and private sector banks has been measured through SERVQUAL scale. Data was collected from 390 respondents of Bareilly of both public and private sector banks by using preframed questionnaire. The results show the dimensions of service quality such as tangibility, reliability, responsiveness, empathy and assurance significantly predict customer trust and commitment. Private sector banks customers are more satisfied and committed as they received better quality services from banks. This study implies that public sector banks also should come forward and try their best to provide quality services to win their customers back.*

## **SPOUSAL ROLE AND DETERMINANTS OF THEIR INVOLVEMENT IN DECISION MAKING**

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### **ABSTRACT**

*The process of decision making is known as concluding or making a judgment about some issues or making a unique choice between alternatives. Marketers treated spouses as an important decision making unit with regards to joint purchases. The study revolves around measuring the intensity of influencing factors which affects the joint purchase decision of spouses. To achieve the objectives of the study, Multiple Regression Technique was used. The study revealed that marital duration of spouses is the most significant factor influencing the purchase decision, however, education seems to be affecting but not so significantly, followed by occupation, social class and type of family.*

**STRESS MANAGEMENT: ITS CAUSE AND EFFECT**

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**ABSTRACT**

*Life after death is good but what about life after Birth? Is it full of stress? The only time when there is a total absence of stress is post death. Stress is an integral part of our daily life. Stress arises when individuals perceive that they cannot adequately cope with the demands being made on them or with threats to their well beings. An attempt has been made through this research paper to know the causes and effects of stress among employees and the ways or strategies to cope up with stress used by both employees and organizations. Through literature review and unstructured interview causes and effects of stress were found. It is an adaptive response to an internal and external situation that results in physical, psychological, physiological and behavioral effects. Through this study, it is found that many employees face stress due to work overload, few employees experience it due to non achievement of work targets. And remaining experience it due to family troubles. Stress coping strategies are also suggested in the paper to positively handle stress both at individual and organizational level.*

**MANAGEMENT EDUCATION IN INDIA: ISSUES AND CONCERNS**

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**ABSTRACT**

*In today's Internet age, industrial battles are fought not only on scale of capital investment but on knowledge. Thus all countries are putting huge emphasis on higher education. Among various courses of higher education, Management Education has gained huge popularity over past few decades as it is often linked to high paying jobs and profile. Thus over a period of time, there has been huge expansion in both demand and supply of management education in India. With phenomenal growth in the number of management Institutions especially private institutions, there are greater concerns over maintaining the quality of management education in India. Indian management programmes are often considered obsolete and not suited to industry needs (Reddy, 1992). Major issues facing management education are increasing rate of unemployment among Business Graduates, poor quality of teachers, neglect of Research and innovative methods, inadequate infrastructure in B-Schools and lack of governance in many private institutes and negligible attention to innovation in teaching content and methods. The paper recommends that institutions should improve the infrastructure, train their faculty, work on industry linkages, spend money on research and knowledge creation, as well as pay their faculty well in order to attract good teachers.*



# CORPORATE GOVERNANCE AND THE PERFORMANCE OF BANKING AND INSURANCE SECTOR IN INDIA: AN EMPIRICAL ANALYSIS

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## **ABSTRACT**

*Corporate Governance has gained a lot of importance and momentum the world over. The objective of any corporate governance system is to simultaneously improve corporate performance and accountability as a means of attracting financial and human resources on the best possible terms and of preventing corporate failure. Over the past decade, India has made significant strides in the areas of corporate governance reforms, which have improved public trust in the market. These reforms have been well received by the investors, including the foreign institutional investors (FIIs) and foreign direct investments (FDIs).*

## ENTERPRISE SOCIAL VALUE CHAIN: AN INNOVATION LEADING TO POWERHOUSE ENTERPRISES

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### **ABSTRACT**

*Innovation becomes an imperative when problems are getting worse, when systems are not working or when institutions reflect past rather than present problems. In today's marketplace, social media and an enterprise's' online brand architecture and social media footprint is arguably, the most important business process affecting the entire Enterprise Value Chain. Poor implementation of a solid online & social media platform strategy & tactics directly impacts a company's ability to market, sell and extend its brand reach, globally. Failure to effectively implement an integrated social media strategy & tactics across the entire Value Chain could potentially lead to lower revenues (read, shareholder value), slippage in market share, increased financial exposure, risk, and more. One way to fight such a situation these days is transforming an existing organization into a social organization. This paper deals with understanding of the basic requirements of converting into a social organization, maintaining it throughout and leading a corporate environment where curtailing business problems can be achieved by involving more people present in the value chain.*

# BANKING PENETRATION IN RURAL AREAS AND VILLAGES: TRENDS AND CHALLENGES

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## ABSTRACT

Wealth in rural India is growing, which was not the case 7-10 years back. Financially remunerative farming and the real estate boom of the past decade has put many farmers in the league of at least rupee millionaires making them an attractive proposition for bankers. Rural banking in India plays a vital role in development of rural economy. The commercial banks, Regional Rural Banks are found in rural pockets of our country to help the rural people for their all round development. Rural banking is rightly called as an engine of rural growth. Therefore, there is need to develop a profitable model of rural banking. The overall position of Rural Banking in India is not quite encouraging. The banker offers almost everything from a plain savings product, to loans for businesses and wealth management advice to the rural population and creating new strategies to woo rural customers with deeper pockets for whom a State Bank of India was almost synonymous to banking as Life Insurance Corporation of India was for insurance. But do the villagers trust private banks? How does one break the strong affinity towards public sector banks? Since the rural banking is supposed to be a bank for poor people, its presence in all the states of country especially in underdeveloped States can make things better. The government seems to be instrumental in spreading the branches of regional and rural banks at grass root level to provide such banking service to the really needy rural people. In this context, the purpose of this paper is to assess the level of banking penetration in rural areas and villages in the different states focusing on present position, emerging trends, and the challenges ahead in rural banking. The present paper is a qualitative analysis and secondary data was collected from various sources including journals, magazines, books and the internet.

## A STUDY OF CRITICAL FACTORS GOVERNING CORPORATE GOVERNANCE

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### **ABSTRACT**

*This paper attempts to showcase the critical factors which make or mar the much hyped and concept in spotlight 'corporate governance'. This papers purveys deeper insight by enlisting the factors and their consequences thereon. Since, corporate governance as a concept is flaring up and there is an urgent need of the hour, we discuss certain points to be highly vigilant about even after the presence of stringent codes and regulatory mechanisms.*

# THE CONCEPT OF WASHBACK ON TEACHING AND LEARNING IN THE ENGLISH LANGUAGE CLASSROOM

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## **ABSTRACT**

*This article could be considered as a review of literature which focuses on the theoretical norms of washback in language testing. Of late, the concept of washback in language testing has gained momentum and received significant attention in the spheres of language teaching and learning. As such this paper, whilst introducing the concept of the 'washback effect' that tests have, highlights some important examples in the academic field. Additionally, this article intends to explore the possibilities as to whether assessments are suitable representatives, capable of bringing about changes in teaching practices and thereby encouraging learning. As such, in order to understand the effects of washback on teaching and learning, this article will focus on the definitions of the concept of washback and review some key empirical studies done on the concept of washback.*

# A CRITICAL ANALYSIS OF SUSPENSE ACCOUNT: A CASE STUDY OF STATE INSURANCE AND GENERAL PROVIDENT FUND DEPARTMENT, RAJASTHAN

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## **ABSTRACT**

*The Suspense Account is an important account from the point of view of financial accounting for SI & GPF department. The uncertain and unrecognised amount which could not be credited to any particular or specific person's account is transferred to Suspense Account. The amount received to the department as State Insurance Premium, General Provident Fund or Contributory Provident Fund Contribution, General Insurance Scheme Premium or other deductions from state employees' salary which is not clearly mentioned and directed to any specific account, is transferred to Suspense Account. The balance of Suspense Account is always credit balance. The reasons responsible for transferring the amount to Suspense Account i.e. G.P.F. A/c No. and State Insurance Policy No. wrongly mentioned in salary bills, wrong account/policy number mentioned in salary bills, due to transfer or deputation of state employees, unavailability of schedules/deduction forms, not receiving chalan or cheque of deductions of Panchayat Raj employees, misclassification of government amount in wrong budget-head, etc. The inspection and appropriate proceeding of reconciliation is made by the department regarding the amount transferred to Suspense Account on receiving the complaint of concerning employee for not depositing the deduction amount in particular account of employee, the amount is adjusted in proper account of employee by the department. Due to this rectification process of the department state employees face lots of problems at the time of getting retirement benefits, loan and other facilities in time and besides this the Suspense Account indicates inefficiency in working performance of the SI & GPF department and its employees. It causes various kinds of organisational, operational and administrative problems to the department. The problems are raised to the department regarding complaint release process and performance appraisal due to Suspense Account Balance. The A.T.M.-77 Performa is used to mention the amount in Suspense Account of the department. The A.T.M.-78 Performa is used to mention the adjustments made in balance of Suspense Account of the department. ATM stands for Adjustment of Total Original Differences of Previous Month. The state Government can utilize the suspense amount in infrastructure development plans and other welfare schemes.*

**GENDER INEQUALITIES IN EDUCATION IN INDIA: ISSUES AND CHALLENGES**

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**ABSTRACT**

*In economic literature, education is considered as an important instrument to reduce poverty, generate employment and speed up the process of economic growth and development of a country. Education is said to have a strong correlation with social and economic development of country. It reduces poverty and social injustice and brings about equality by providing resources and opportunities to underprivileged section of the society for upward social mobilization and social inclusion. In India, even after six decades of Independence, the dream of universal schooling to all has remained elusive. The problem seems even worse in higher education. There are large disparities in education among all socio economic groups and across gender and region. Not only the expansion of literacy and education is too slow, halting and even geographically limited, its provision itself remains highly differentiated in both quantitative and qualitative terms. There are huge disparities in access to both schooling and higher education across regions, economic and social groups, as well as by gender. These disparities have significant implications on economic well-being, social inclusion of the masses and over all development of the economy. The present paper examines the issues and challenges related to gender inequalities in Indian education system.*



**CORPORATE SOCIAL RESPONSIBILITY AND FISCAL INCENTIVES**

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**ABSTRACT**

*The term of corporate social responsibility (CSR) is not new. The CSR literature is still relatively immature. Its origins are based on the globalization debate of the 1990s. But CSR have become increasingly popular since the welfare state crisis. The welfare state crisis has made people search for alternatives of promoting and funding actions to respond social demands which cannot be met by the state. Thereby, CSR's importance has increased. This concept refers to the responsibility of companies towards people, society and the environment which are affected by these companies' practices. In this regard, companies can balance their profit with the country's sustainable development on a voluntary basis. Government's role is also important to reinforce CSR activities of firms. Especially, there is a need for all governments to use fiscal incentives in fostering CSR. In this framework, the statement of fiscal incentives in some countries and in Turkey is needed to be examined.*

## PERFORMANCE CONTRACTING IN THE PUBLIC SCHOOLS IN KENYA: GAINING THE TEACHERS' ACCEPTANCE

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### ABSTRACT

A Performance Contract is a freely negotiated performance agreement between the employer and the employee. It clearly specifies the intentions, obligations, responsibilities and powers of the parties. The concept of performance Contracting was first introduced in the management of state corporations in 1989. Two parastatals signed it; Kenya Railways in April 1989 and National Cereals and Produce Board in November 1990 but failed. The performance contracts of Kenya Railways Corporation and the National Cereals and Produce Board had failed because of lack of political goodwill to drive this process (it was perceived as donor-driven). It was re-introduced in state corporations on a pilot basis in 2004. Sixteen state corporations signed the performance contracts by December 2004. Currently it is being implemented in a total of four hundred and sixty two (462) public institutions. However teachers have resisted introduction of performance contracting in public schools. The paper has adopted literature review method to establish reasons for refusal hence recommend ways of gaining teachers acceptance. The reasons offered for the refusal include inadequacy of performance measurement criteria, disparities in operating environment sabotage by trade unions and teachers' low exposure to what performance contracting entails among others. Based on these reasons it has been recommended that a more acceptable tool for measuring teachers' performance is developed, teachers are trained on what performance contracting entails, adequate resources are availed in time, the government strives to win the support of unions and targets are set depending on the unique environment in which each school operate.

**VENTURE CAPITAL FINANCING IN INDIA: AN OVERVIEW**

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**ABSTRACT**

*Finance is said to be a key factor in industrial development of a country, finance works as a life blood of a business, and hence the development of any organisation depends on the availability of finance with it. In order to meet the financial needs of entrepreneurs with sound and innovative business proposals, venture capitalist not only invests money into such proposal, they will also assist the entrepreneurs in decision making. Venture capital is an external source of finance to the entrepreneurs. The venture capital offers its wings of financial and managerial support to entrepreneur with the sound business plans which involves high risk meanwhile promises high possible returns and promising future growth. Venture capital broadly implies an investment of long term, equity finance in high risk projects with high possible rewards. The role of venture capital in innovation and creativity is very significant as it promotes entrepreneur's innovative and creative business plans by providing seed finance. Here, an attempt is made to explain, how venture capital financing works? In how many ways one can get access to venture capital finance? How important venture capital is for an entrepreneur? And at what stage of business one gets venture capital assistance? And with all that, an effort is also made to describe the regulatory aspects of venture capital financing in India.*

## STUDY SUCCESS OF PRIME MINISTER NARENDRA BHAI MODI IN FESTIVAL OF INDIAN DEMOCRACY: LOK SABHA ELECTION 2014

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### **ABSTRACT**

*This study is based on a great effort taken by Shri Narendra Modi for achieving mission 272+. Shri Narendra Modi used his all political weapon. He focused on youth voter who played a very important role in Shri Narendra Modi's victory. According to BJP, Modi traveled 3 Lakh K.M. during the election campaign, which shows his strong effort. Glorious victory in U.P., win 71 out of 80 seats, 26 out of 26 in Gujarat, 25 out of 25 in Rajasthan, 27 out of 29 in Madhya Pradesh etc. During election campaign many debate organized by different news channels model of development. A lot of discuss taken place during that time period. Shri Narendra Modi organized over all election campaign with his team and worked day and night for the success of Mission 272+.*

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With sincere regards

Thanking you profoundly

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